

Amendments to the Claims:

Please amend Claims 11 and 15 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

1. – 10. (Canceled).

11. (Currently Amended) A method for transferring funds using the Internet, the method comprising:

providing a computational system interfaced with the Internet, the computational system including a computer processor, a database, and a server that connects the computational system with the Internet;

storing in establishing a stored value account of a sender electronic funds that are available for transfer to a recipient user, the stored value account identifying an electronic funds level previously credited to the account by the user and information defining the stored value account being stored within the database;

receiving a request from the user over the Internet at a the server computer to transfer at least some of the funds in the stored value account to a recipient, the request being received in response to and substantially contemporaneous with consummation of a transaction between the sender and recipient;

sending the requested funds to the recipient; and
debiting the stored value account.

12. (Previously Presented) A method as in claim 11, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

13. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the sender confirming the sending of the funds.

14. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

15. (Currently Amended) A method for transferring funds using the Internet, the method comprising:

providing a computational system interfaced with the Internet, the computational unit including a computer processor, a database, and a server that connects the computational system with the Internet;

establishing a stored value account of a user, the stored value account identifying an electronic funds level of the account and information defining the stored value account being stored within the database;

receiving a request from a sender the user at a the server computer to increase the electronic funds level of the stored value account transfer funds to a recipient, wherein the request includes information on a payment instrument to be used to pay the funds to the recipient increase the electronic funds level;

from the server computer, sending an authorization request to charge the payment instrument;

receiving at the server computer an authorization to charge the payment instrument;

increasing the electronic funds level of the stored value account in accordance with the authorization;

receiving a request from the user to transfer some of the funds in the stored value account to a recipient; and

providing the requested funds to the recipient.

16. (Previously Presented) A method as in claim 15, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

17. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the sender confirming the sending of the funds.

18. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

19. (Previously Presented) A method as in claim 11, wherein the recipient is a merchant.

20. (Previously Presented) A method as in claim 15, wherein the recipient is a merchant.

21. (Previously Presented) A method as in claim 15, wherein the payment instrument is a credit card.